

## Target Market Statement

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PSG SIPP Ltd (PSGS) is a Financial Conduct Authority (FCA) authorised SIPP Operator providing bespoke Self Invested Personal Pensions. PSGS's service is designed to address the often complex needs of a variety of clients wishing to utilise the flexibility of a SIPP.

SIPPs are potentially an attractive pension product for a wide range of clients who seek greater control and flexibility over their pension savings and investments.

The SIPPs offered by PSGS are bespoke in nature and the products we offer target clients whose needs cannot be satisfied by a platform SIPP which is a product we do not offer. These clients will generally be advised by an Independent Financial Adviser and the majority of our clients will be ordinary retail clients, although PSGS is able to assist the specific requirements of high net worth clients.

### Who are our products suitable for?

Our SIPPs are designed for clients who meet one or more of the below:

- ✓ Individuals looking to save into a SIPP
- ✓ Overseas residents looking for a UK registered pension scheme
- ✓ Individuals looking to consolidate existing pension savings into a SIPP (some may have existing complex investments they need assistance with)
- ✓ Access to a wide range of investments (aligning with our permitted investments policy)
- ✓ UK residents
- ✓ Individuals looking to invest in commercial property
- ✓ Over £30,000 in pension savings and looking to make further contributions

HM Revenue & Customs (HMRC) administer the UK pension tax law and this allows clients from anywhere in the world to establish a SIPP and PSGS is able to look after clients and their advisers regardless of their location worldwide. Our target market therefore includes both UK resident clients and clients who are non UK residents with special requirements and circumstances due to their country of residence, including for example the taxation of their pension income.

PSGS also seeks clients who have special investment requirements such as investment in commercial property but we do not seek clients who wish to invest in complex illiquid investments that do not meet the FCA's definition of a standard asset. PSGS is also able to assist clients with more sophisticated technical needs given the complexities of the UK pension tax law.

### Our products are not suitable for clients who meet one or more of the below:

- ✗ Individuals who are seeking a fully automated online platform SIPP solution
- ✗ Individuals looking for short term investment (i.e less than 12 months)
- ✗ Individuals whose investment decisions do not align with our permitted investments policy
- ✗ Individuals who require guaranteed income after retirement
- ✗ Individuals with small pension values and no immediate plans to make additional contributions